

Substitute for form 1449A&B/PTO			Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Application Number	10/098,586	
			Filing Date	March 14, 2002	
			First Named Inventor	Krajewski, Steve R.	
			Art Unit	3693	
			Examiner Name	Sara M. Chandler	
Sheet	1	of	1	Attorney Docket Number	020375-005400US

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Document Number		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
	AA	US-2003-0004868		01-02-2003	Early et al.	
	AB	US-2003-0046222		03-06-2003	Bard et al.	
	AC	US-				

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ³
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	AD							<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			T ²
	AE	HIGGINS, Kevin T., "Credit Card Management," 1993, Volume 5 Number 12, pages 58-66.			<input type="checkbox"/>
	AF	KAUFELD, John, "Paradox 5 for Windows for Dummies," 1994, IDG Books Worldwide, Inc., 20, 21, 63-76, 92-99, 177-181, and 273-278.			<input type="checkbox"/>
	AG				<input type="checkbox"/>

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.